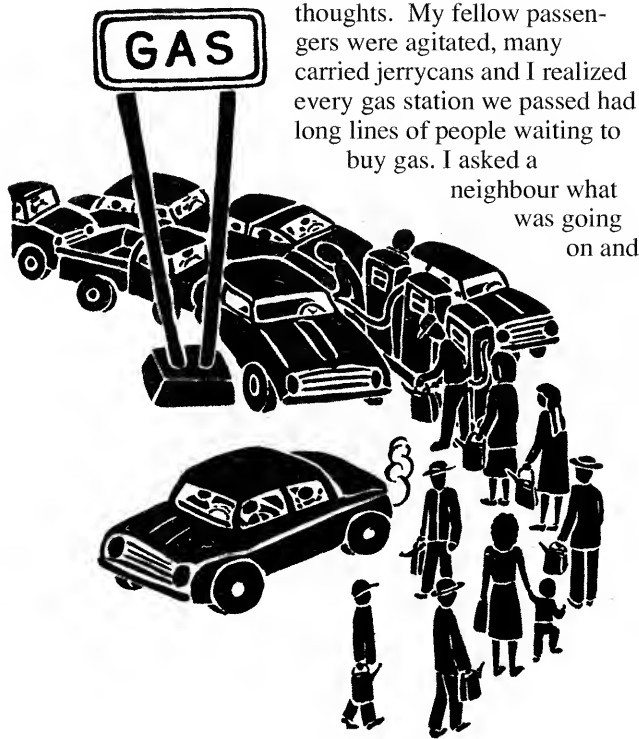


## Women and the Debt

It was a hot morning in Butuan City in the Philippines in December 1990. I got on the jeepney for my usual morning ride to the office, ready to spend the next ten minutes thinking about the day ahead and my work. But I did not sit in reverie very long because a sense of strange happenings soon filtered through my thoughts. My fellow passengers were agitated, many carried jerrycans and I realized every gas station we passed had long lines of people waiting to buy gas. I asked a



neighbour what was going on and found out the price of gas was about to double and everyone was stocking up while they could still afford to. The news at the office was the same. My colleagues were frantic and took time off to buy rice, soap, cooking oil and other staples. News articles told us the price of crude oil had risen as the result of the war in the Persian Gulf. Since the price of crude oil is the indicator of all commodity prices in the Philippines, the price of all staples would rise accordingly.

The price of oil did indeed double. We watched in amazement as it increased by 170 percent in two days. Even middle class Filipinos complained, but poor people were devastated.

Many accepted the reason given—the crisis in the Gulf. Few ever heard the real story behind the oil price increase: under pressure from the International Monetary Fund (IMF) and the World Bank (WB), President Corazon Aquino put a sudden stop to subsidizing the cost of oil in the Philippines. As one of the many measures of the Structural Adjustment Program, this was IMF's answer to the growing inability of the Philippine government to repay debts incurred during the time of Ferdinand Marcos. Although much of the money from those loans either lined the pockets of Marcos and his cronies or went toward projects that never served the people or were fraudulent to begin with, the Aquino administration has vowed to repay those debts.

This scene has been replayed over and over again in developing countries. In the 1970s governments of countries such as Peru, Venezuela, Brazil, Mexico, many African countries and the Philippines were encouraged to accept loans from banks in the North to speed the process of development. When these governments find it difficult to pay the rising interest rates, the forceful "advice" given by the IMF and WB is that countries must tighten their belts: they are told to earn more and spend less in the form of opening their countries to foreign investment, exporting more consumer goods and cash crops, freezing wages, cutting subsidies on food and other essential items and reducing social services.

Inevitably it is the poor who pay the cost of these measures, especially poor women. In the Philippines, in order to make ends meet, women are forced to find work outside of their traditional roles as farmers and caregivers. Many work in very difficult conditions in Export Processing Zones, sewing clothes for children of Northern countries or assembling Barbie dolls. The Philippine government also needs foreign currency to make its interest payments on the debt, so it encourages its people to find work outside the country. Because of this we find Filipinos all over the world who have left their own children to work as domestics in Italy, the Middle East or Canada, and as nurses in the United States, despite the growing need for skilled medical professionals in the Philippines. Others become "entertainers" in Japan. This brain drain is seen in other developing countries as well, a drain that gives the privilege of the abundance of skill to the North and leaves southern countries to cope with poorer education and health systems.

What is our response as Christian women when we see our sisters paying debts that are immoral and do not benefit them? People's movements against the debt say not only

were many loans extended immorally in the first place but they have already been paid many times over by the poor. The prophet Nehemiah says:

*Now there arose a great outcry of the people...for there were those who said, 'With our sons and our daughters, we are many; let us get grain that we may eat and keep alive.' There were also those who said, 'We are mortgaging our fields, our vineyards, and our houses to get grain because of the famine.' And there were those who said, 'We have borrowed money for the king's tax upon our fields and our vineyards. Now, our flesh is as the flesh of our brethren, our children are as their children; yet we are forcing our sons and our daughters to be slaves, and some of our daughters have already been enslaved; but it is not in our power to help it, for other men have our fields and our vineyards.'*

*Nehemiah 5:1-5*

We are called to respond to this situation being played out again in our world. As women we must question the basis of a global economic system that values repayment at all cost over human dignity, and that gives legitimacy to those who dominate, benefiting some at the cost of others.

The following articles tell us more about the debt, and arise both out of the experiences of international women and North American women who have lived or traveled in developing countries. While the original intent was to explore issues of the Structural Adjustment Program as it affects women in northern countries as well as in the South, it speaks mainly of women in developing countries and their experiences with the debt. I regret there was not enough room to include articles about Structural Adjustment as it is felt in North America, especially by women of visible minority groups and farming women. Perhaps that will have to wait for another issue of *Report*.

This issue aims to introduce the issue of women and the debt. Our responses and actions need not be limited to the ones mentioned, but action in the name of justice for all people and communities is indeed an important first step. We have a responsibility to speak to the immorality and skewed nature of the present global economic system. Both the Old and the New Testaments speak of the poor as those favored by a loving God. Women experiencing the effects of the debt are crying out for the justice of the Jubilee year. They are saying



this debt has already been paid, over and over again. Let us hear those voices, and add our own.

—Marlene Dick

Marlene Dick worked with MCC in the Philippines from 1988-1991 at a popular education organization and at BUKAS, a Philippine women's organization. She currently lives in Toronto, Ontario with her husband Dale Hildebrand and their children Malaya and Carlo.

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## A Letter From an African Peasant Woman to Her Government

Honourable Sirs,

Please spare me a minute from your busy programme—the commissioner is always telling us how hard you all are building the nation. If so I can't understand it when my mother says that she heard at the market that our country is deep in debt, that we will have to bail you out. You may wonder why I write. Desperation, sir. I don't think I can cope with the very modern economy you have heaped over my back. I often suspect you are totally out of touch with us village folk. I can tell from your last speech to the foreign bankers where you said you will increase coffee exports so that you can pay them back their interest. Last time you promised them more exports, my baby boy died of hunger. I fear I will lose the remaining ones if you insist on pleasing these banks. I am barely hanging on myself. I write you lest it be said one day that "the authorities weren't aware" of the abyss of misery our once thriving village is sinking into. Here's my story—you will pardon my windy country style, sir?

My name is Lea Muakesho.. I don't know my exact age—my folks never went to school. Mother says that before my father died of malaria at the sisal plantation, he reckoned I was born two years before our independence. That makes me about 27, and as he proudly said "a freedom child." Until last year I had five children. Four are still alive. The traditional doctor, who replaced the government nurse who doesn't come here anymore, said that my baby boy died of lack of millet uji (porridge). In your new-found awareness you might protest that four kids is still too many. You see I started early, soon after primary school. My boyfriend said that I stood no chance of employment because I had no connections in the capitol. My boyfriend and I planned to get married as soon as he, himself six years out of work and landless, got a job. After our second baby he left for the west country near the lake border, hoping he can make it there doing whatever. Haven't heard from him since. Smuggling was mentioned. Prison was whispered. His brother is still searching for him. That was four years ago. Luckily I met and married Timo, a good farmer who owns all of three acres

on the hillsides of Kazgau where we now live in a nice little earthen house. This is not far from where I grew up, in the land that my mother taught me to understand, to nurture and to love.

Try as we might, understanding and nurturing as we are, we can no longer support ourselves on this patch. Mother says it is not our fault; given half a chance we can still feed and clothe ourselves honourably. Nor is it the fault of the land, although she agrees we have over-cropped it lately, denied it and ourselves rest. Exposed the soil to too much sun and rain. But what choice did we have? We thought we could up the harvest that way. Little did we know that we were angering the spirits of the earth. Rains washed the soil down. We fear an even poorer harvest this year. Mother insists that we must fallow the land, that way it will heal itself in its wondrous wisdom. She is right, but I have four kids to feed. Against our ancestral ways, against my very mother, I must again deny the land and myself rest.

To whom shall I turn if our next harvest is again inadequate and the kids are hungering still? My husband, frustrated and desperate, left us last season to seek work in the city.

I write to you because you bear the responsibility for our hunger. I say this in the knowledge that if I have failed to feed us it is not because I did not work hard. God knows I toiled; but the harder I slaved the less I reaped. I felt trapped and powerless as do most of the other villagers. Our men and boys are leaving us. My husband would have preferred to work at the sisal plantation near us but as you should know that operation closed down recently due to poor sisal prices abroad. Something to do with substitution, they announced. The Greek owner blamed unions and your policies. Timo is still looking for a job. But don't get me wrong. In a strange way I like it when he is away. For one thing I would most likely be carrying the sixth baby. Then again I just hated to see him wandering idly, powerless as our harvests got poorer. Besides we can certainly use the little cash he might one day send us—if your police do not chuck him in for "loitering and vagrancy." Really, the terms you heap upon us, your very own kith and kin, amaze us; mother says the colonials were just as rude, if no less so!

The coffee plants that the British governors brought to us as the path to instant wealth have become a curse. "Money tree" they persuaded us. Your rural policy is similar to the colonials 30 years ago. Yours is perhaps worse according to my mother-in-law; before independence she could support six people and three animals and leave a hefty surplus for sale,



all from this patch. And the land used to rest more. Your officers, even as coffee prices were falling, pushed us to plant more coffee trees, saying that was the only way to help you build a stronger nation. We planted. Later when prices dropped further yet, your party officials fell upon the village shouting that you have started a brand new national movement to boost cash crops so that you have enough foreign money to pay your debts. The tone had changed. This time we weren't requested, we were ordered.

That was the first time we ever heard of debts. Which debts? Whose debts? Who borrowed from whom and where did the loans go? We were never asked or even told. Why come to us now? "More coffee for export," they roared back, visibly upset. Last time they got upset they called in the state police. This time around we were determined and less afraid. We asked them how come you can't pay your debts with government money, not this foreign money you claim not to have. We already pay you sales tax on everything, don't we? Why do we have to make foreign money for you just because a fat banker told you so?

Later my mother said that you borrowed big money to buy showy trash from Europe and now you want us to pick up the tab plus interest. If your government has no gold left, how come you still buy yourselves stuff you can't afford?

The farmers agreed not to plant more coffee and not to pick or sell coffee berries. It is no longer worth the drudgery. You sent the state police to beat us down and force us to pick. They uprooted the beans we'd intercropped amongst the useless "money trees." You and the banks have taken control of our land!

I digressed a little. I should have told you earlier about the lovely donkey and cart we used to have, the envy of this village. At first we sold the animal—no feed, you see—then just last month we sold the cart to pay school fees. Mother thinks we should still educate the eldest boy in case there is a change and jobs return. I begin to wonder, myself. Finally I thought you ought to know of our new women's group. We formed it after the fourth food price hike this year. My neighbours noticed our kids were getting all scrawny and sickly from the maize diet because we have been growing

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by Ruth Rempel

## African Women and the Economic Crisis

The 1980s have been a decade of crisis in much of the world. Initially labeled a debt crisis, the continuing difficulties of low and middle income countries in Latin America, Africa and Asia have become a much broader and deeper crisis of economic structure and policy direction.

Efforts to deal with this continuing crisis have varied. For Sub-Saharan African countries, burdened with debts owed mostly to other governments rather than to banks, two efforts stand out. One, the offer of cancellation or easier terms on debts owed to Northern governments by the poorest African countries, has so far only provided insignificant relief.

The other effort has been much more significant, though so far no more successful. It is the stabilization and adjustment programs adopted by debtor governments under the supervision of the International Monetary Fund (IMF) and the World Bank. These programs operate on the straightforward idea that a country in financial difficulties should reduce its spending and increase its income. Stabilization, usually supervised by the IMF, deals with the spending side. It recommends cuts in government spending as well as a reduction in consumption by individuals and businesses, particularly of goods or services that must be imported. This will increase the resources, especially of foreign currency, available for the country to pay its debts. Adjustment, usually supervised by the World Bank, involves the income side. These policies include various measures to increase the debtor country's exports, and thus its earnings of foreign currency. Stabilization and adjustment, although technically separate, are practically linked and are often lumped together under the name of Structural Adjustment Programs. These programs usually have additional components derived from Western beliefs that economies function best when governments play a very small role in them, and uninhibited market forces are allowed to determine the nature of economic activities both nationally and internationally.

Whatever the success of Structural Adjustment Programs in their task of "reforming" the economies of Southern debtors, their record in reducing debt has not been good: the debt of Sub-Saharan African countries has increased by 113 percent

mostly what we can't eat and buying expensive rubbish food from merchants. We use to grow millet and sorghum and pigeon peas and cassava and never starved. The soil was healthy and so were we. Our group plans to start producing what we eat and avoid shop food. It is perhaps not too late to save my kids or to break out from your traps on our own. Mother says you need us more than we need you.

You and the bankers can figure out your accounts between yourselves.

Respectfully, Lea

P.S. Please excuse my long letter, sir. I am not as clever with words as your ministers seem to be.

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over the last decade. By 1989, the foreign debt of Sub-Saharan African countries amounted to \$147 billion U.S., an amount roughly equal to the value of all goods and services produced in the continent that year. The flows of debt servicing from Sub-Saharan Africa to the North in 1989—as for most of the 1980s—were significantly higher than the inflows of aid and investment.

The position of African women in this broader picture of economic crisis is a central one, as Structural Adjustment involves them in a number of important ways.

Almost all the countries of Sub-Saharan Africa have experienced falling national incomes through the negative economic growth of the 1980s and early 1990s. Since women generally receive a smaller share than men of resources available nationally as well as within their own households, they are likely to find themselves several steps closer to serious hardship as a result of any decrease in their already meager incomes. An important component of falling income for women has been Structural Adjustment's end to government subsidies for staple foods and essential commodities like salt, sugar and soap.

Women play a significant role as farmers in most Sub-Saharan African countries. Structural Adjustment has brought higher prices for some farm products, especially those that can be exported. While this has helped larger farmers, it has not done much for women, since they generally farm small plots of land on which they grow food crops for their families or for the local market. At the same time, Structural Adjustment has increased the prices of farm inputs, many of which are imported. Most women find that these reforms designed to help farmers have actually put them further behind.

With Structural Adjustment's encouragement of export products, women farmers have also seen more and more of the family land available to them for food crops taken by men to grow cash crops. While the foreign exchange earned internationally by these crops helps to pay off national debts, and while the cash crops put extra money in the pockets of the men who own the land, little of it trickles down to the women of the family who often do much of the actual labour in the fields.

The pressures of Structural Adjustment on women have forced many of them—whether farmers, women with formal employment or women working in the household—to take on

additional work, often in the informal sector. This is the part of the economy, usually located in towns or cities, where people engage in small-scale production and trade. While the informal sector offers women much greater chances of control over their labour and earnings, it also brings disadvantages. For some women the informal sector means dangerous involvement in illegal brewing and distilling or in prostitution. For all the many women involved in both legal and illegal informal sector activities, there are large numbers of competitors, low unit profits, long hours, no job security, and no benefits or regulation of work-place quality. Structural Adjustment has also meant there are fewer people with the money to buy their goods and services.

While women are struggling to make ends meet, they also face new demands on their time and resources. Because governments under Structural Adjustment have usually cut back spending on essential services like health, women have to spend more time caring for sick family members in the home. When formal medical services are needed, women often travel long distances to take family members to clinics that still have medicines and staff. Once at the clinic, they wait long hours in line-ups and pay new user fees for the care they receive. Where government health services are no longer available, women are forced to turn to expensive private clinics, traditional healers or take their chances with medicines sold on the black market. When the money to pay for formerly free health services is not available, the health of family members suffers.

Education is another area in which government cutbacks have had a heavy impact on women. Cutbacks in government funding for all levels of education have meant not only the introduction of school fees, but also huge increases in the extra fees and levies parents are expected to pay for school supplies, exam places and private supplements to teachers' salaries. It is often a struggle for families to find this money, and it frequently puts parents in the difficult position of deciding which of their children to educate. Available evidence suggests it is the girls who are usually kept at home to help out, or sent to the fields or the market to earn money.

Women in Sub-Saharan Africa are far from passive in the face of these challenges. Individually and collectively they are exploring their changing options, acting on them, and organizing themselves and their households in new ways. The crises of the 1980s have brought changes in women's attitudes towards themselves and their societies, leading them to envisage and work toward new possibilities in the lives of their families, communities, nations and world. Although

these efforts are yet another demand on the time and energy of women struggling to cope, they are being pursued with amazing vigor.

In a rural part of northern Uganda, 80 women have formed the Cam Kwokki Women's Group to help increase food production and to raise money to pay school fees and other family expenses. In 1989 they obtained a loan of 85,000 shillings through the Rural Farmers' Scheme of the Uganda Commercial Bank. The loan was intended to promote food and cash crop production. Unfortunately, the harvest was miserable. Because the terms of the loan were not flexible, the women have had to divert their small family resources to repay the loan and interest. They have vowed never to borrow money from the bank again.

Through determined work, the women have still been able to carry ahead plans to open a primary school in their parish. The district education authorities, while appreciative of this initiative, told the women they had to find the teachers, pay their salaries and build the classrooms for the pupils up to the fourth grade before the government could give the school any support. Many government authorities have visited the group and promised a lot of help. So far nothing has been done. The group's one dependable source of income has remained the annual membership fee. This money has often been bor-

rowed by the members to solve pressing family problems. In spite of everything, the spirit of self-help among these women grows stronger and stronger.

Elsewhere in Sub-Saharan Africa, women are organizing to increase their levels of economic literacy, and thus their ability to participate in national debates around the policies of Structural Adjustment. In several countries, women are at the forefront of the movements for democratization and popular participation in national decision-making which are changing the African political landscape.

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**Ruth expresses thanks to the Women's Desk of the All-Africa Conference of Churches for permission to use materials, particularly those on the Cam Kwokki Women's Group, from the script of their forthcoming video: "To Be A Woman: African Women's Response to the Economic Crisis." The script was prepared by Omega Bula, Ruth Rempel and Patience Elabor-Idemudia.**





By Rosalee Bender

## Prelude to Two Poems

In November 1989 Brazil held its first democratic presidential election in 25 years. New President Fernando Collor de Mello was inaugurated on March 15, 1990. Two days earlier, all the banks in Brazil were closed without notice and remained closed for five days. A new currency was introduced, the third in three years. Funds over \$1,000 were confiscated from bank accounts. The government said that this affected only 10 percent of all accounts, since 90 percent of Brazilian bank accounts held less than \$1,000.

Why did the new government seize its people's money? A debt renegotiation needed to occur later that year to reduce the 21 percent interest rate set in 1982. Brazil could not meet its interest payments, but had to show its "capacity to pay" in order to obtain new loans.

What would happen to the middle class in any country if all funds over a thousand dollars were suddenly seized? In Recife, for a time, the middle class did not spend money on anything other than necessities. This dramatically affected the poor classes. Small businesses folded and factory workers were laid-off. No longer were the service of maids or watchmen needed in private homes. The poor could not sell their wares on downtown streets. Loans outstanding between neighbours were called for immediate repayment. Survival, through yet another turn of the economic screw, was the short-term goal for all Brazilian people.

From the middle of March to the beginning of May 1990, 22 young men and boys were killed in the community of Vila dos Milagres ("village of two miracles"), where MCC works, and its surrounding neighbourhoods. Each death had its own story. The taxi driver was robbed by teenagers needing marijuana. The night watchmen had slept with the wrong man's wife. The vegetable stand attendant was young, drunk, and didn't know what he was doing when he gave away all the produce; the owner of the stand was so angered by the financial loss that he hired men to beat and kill the youth.

It is difficult to draw accurate, direct cause-and-effect relations in human experience, for they can never be conclusively proven in the web of varying factors intrinsic to everyday life. But at the time that the Brazilian government was collecting collateral to renegotiate the foreign debt by seizing funds from their citizens' bank accounts, a corpse was being identified every other day in Vila dos Milagres and its surrounding area.

The following poems are reflections upon the reality of the debt's effect upon people.

### some men, sometimes

*april 1989/1990*

*linho de tiro/vila dos milagres  
recife*

in a drunken stupor  
the vegetable stand attendant  
gave away all the vegetables  
and the scale for weighing and pricing

how did he see the people  
passing the stand in those moments?

sometimes,  
drunken men  
see clearly  
in double vision.

the seven month old  
little girl  
lay covered with flowers  
surrounded by candles  
on the family's only table

the young mother wondered  
if we knew a hungry baby  
to ease the pain in her breast

no one looked at the child  
although she lay in the room's center  
until the drunken uncle  
stumbled in the doorway  
knocked over one candle  
and allowed his tears  
to moisten the wilting flowers  
he slurred his truth  
"must all our children die?"





the inebriated grandfather  
 was less emotional, fumbling  
 "want to see my paycheck, sister.  
 look here.  
 I earn less than one salary  
 with deductions  
 the money doesn't give life."

the owner of the vegetable stand  
 angered by the financial loss  
 soberly hired four men  
 to beat the youth

he died  
 clear double vision  
 cost him his life.



## advent reflection

i know why i'm interested in theology  
 because  
 it lays the base for all our Systems,  
 all our celebrations, all our sins,  
 collective and personal.  
 how we image God is how we image Life.  
 we do not desecrate the holy, the sacred.  
 no civilization ever has  
 brutalized their own image of God.  
 only conquerors have violated others' Sacred  
 for that which they, themselves, believed to be holy  
 was untouchable.

what, therefore, is holy today?  
 what is untouched?

multinational corporations, and the IMF, have become  
 untouchable  
 as has personal accountability for profit amassed  
 those to whom we surrender our power are untouchable  
 destructive relationships and violent structures  
 is money, or comfort, or domination, our Transcendent God?

we kill, or wound,  
 one another  
 so quickly  
 to believe we humans are God's Image  
 is difficult for us

our Sacred stories  
 have not yet opened us  
 to really believe  
 in Emmanuel.

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by Loral Derksen Hiebert

## The Burden of the Debt

The poverty of the poor  
is the rich man's feast  
—a reggae lament

"Without a market we are nothing" asserts the middle aged Honduran woman. As a North American sitting among these Honduran women in a remote rural village, I thought to myself that the World Bank would be quite proud to know their philosophy of market primacy had penetrated even this most remote and tiny village of Honduras. I was convinced that SELFHELP Crafts' involvement in this village was a very positive one, but I had to wonder whether their craft production was simply keeping them apace with the "standard of life" they had known before becoming another casualty of the International Monetary Fund (IMF).

The IMF and World Bank (WB) prescription for debt ridden countries is to spend less and earn more. This sounds like sensible economics; in reality the human costs have been horrendous. The standard menu of the IMF has been devaluation of the currency (to promote exports and reduce imports), drastic cuts in government expenditures—particularly social spending and food subsidies, privatization of government enterprises and cuts in the public service, drastic controls on wage increases and higher taxes to reduce inflation.

Recommendations from the IMF-WB are not simply astute, value-free prescriptions to get debt ridden economies back on track. Rather, they are policies conceived in the North designed to benefit the holders of debt and the resource seeking economies of the developed world. Failure to heed the IMF-WB advice cuts off a country from any further access to credit.

The IMF-WB approach to the debt crisis has been by any measure an unqualified disaster, actually worsening the economic and social crisis it was supposed to cure. In fact between 1980 and 1987 the net transfer of resources (debt minus new loans) from the less developed countries to their creditors amounted to \$287 billion U.S. The present hemorrhage of wealth from the poor to the rich reminds us of the original colonization of Asia, Africa and Latin America.

It has become obvious that the weight of the Third World debt burden, estimated at approximately \$1.2 trillion U.S., falls disproportionately on women, the managers and caregivers of the home. A cartoon story that made the rounds in the poor neighbourhoods of Jamaica approximately a year ago, pictures a mother reading to her three children tucked into their one bed: "Once upon a time, before you were born, there was chicken, bread, flour, rice... that we could afford. Then came devaluation and the fall of the Jamaican dollar! Prices fly up but wages crawl up!" Her children, who one assumes are victims of budget slashes to education, respond: "But Mamma, how we fi live happy ever after wit dem ah adjust structure so?!"

While the cost of health care in Jamaica has soared, actual service has declined drastically. Of the 40 or so daily births at Jamaica's only specialist obstetrics hospital more than half are completely unattended. In the 40 least developed countries, government spending on health care has been cut by 50 percent per capita. In the northeastern part of Brazil, infant mortality went up by 20 percent between 1982-84 because mothers could not purchase adequate food due to skyrocketing costs. At least 500,000 Third World children are estimated to have died in 1988 alone as a direct result of Structural Adjustment. In Peru, a worker making minimum wage, which is higher than the wage earned by most Peruvians, must work seven times longer than in 1981 to earn enough to buy a kilo of rice. Under the rule of the IMF and World Bank, Third World exports have been favored over domestic needs, crisis management has replaced economic and social planning and structural adjustment programs have replaced sensible economics which take people, the greatest resource of any nation, into account!

The model of economic growth which has failed abysmally for the South is also becoming increasingly problematic for the North. Canada's total public debt in August 1990 was \$380 billion Cdn., making it the second highest per capita debt in the world. Canada has voluntarily applied a form of structural adjustment through successive Canadian budgets and policy changes since 1984. The agenda is all too familiar: cuts in social spending, regional development and agricultural subsidies; export-oriented trade policies including the removal of trade and exchange controls; privatization and an ever greater subservience to international business. It is the most vulnerable groups in society, including women and children who have been the first to feel the effect of adjustment. They are the ones most often seen in the lines of one of Canada's fastest growing enterprises—food banks.

Structural Adjustment—or Reaganomics in the United States, has had a more pronounced effect. The United States is experiencing greater poverty and hunger, increasing homelessness, depression of wages and real income, widening disparities between the rich and the poor, greater destruction of the environment, increasing illiteracy, disease and violence, and the list goes on. . .

As social and economic health continues to deteriorate, it is the women who carry more and more of the burden of family survival. According to a study conducted by the Fordham University Institute on Social Health, in the states women's social health declined from 78 percent in 1974 to 38 percent in 1988. The study looked at poverty, violence, health coverage and the income gap between women and men. The researchers concluded "Although, on the whole, women have made some gains, as a group they have borne the brunt of U.S.'s declining social health".

For African, Asian, Latin American and North American women the "trickle down" theory of structural adjustment translates into greater struggle. The almost uniform conclusion of the International Women's Decade research is that with a few exceptions, women's relative access to economic resources, incomes, employment, health services and educational opportunities has worsened, while the burden of work has increased. At its very core, Structural Adjustment, Trickle Down, Reaganomics, whatever label we give it, is the subjugation of people, community and dignity.

As a woman, and as a Mennonite, I have struggled to know how to confront these issues—how to turn my anger and fear into strength and courage. I do not have a lot of answers, but I am awed by the strength of the women throughout the world who are fighting the status quo, even when the struggle for basic survival is taking all their energy. They have pressed for the development of income generating programs, literacy and credit programs, agricultural co-ops, economic literacy classes, and the achievements go on and on. . .

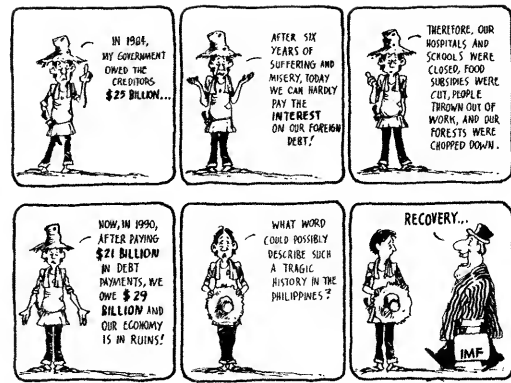
The words of Emily Asaa Harlley, vice chairperson of the All Africa Conference of Churches, provide us with some needed encouragement. "The stone has been rolled away. What remains is for us to rediscover how we must bring about change. We have started a movement as women in the church, and we have the space and right to organize as women of faith denominationally and ecumenically. We must, and it is a must, bring about an economy that guarantees economic justice, basic rights to food, shelter, education, clean water and health for all."

It is clearly not enough to aid the victims of injustice without challenging the structures that keep them oppressed. As Mennonites we must question and confront a system which forfeits dignity, community and life for profits and market "efficiency."

**Loral Derksen Hiebert** served with MCC from 1990-1991 in Czechoslovakia and is currently the Development Education Coordinator for MCC Ontario. She and her husband, Chris Derksen Hiebert live in Kitchener, Ontario.

This article is informed by a number of sources including: *Freedom from Debt: Peoples Movements Against the Debt*, a Ten Days for World Development 1992 Education—Action Guide, Ottawa, 1992; "The Debt Crisis: A Case of Global Usury" by Jamie Swift, from *Conflicts of Interest*, Between the Lines, Toronto, 1991; *Here to Stay: A Resource Handbook Linking Sustainable Development and Debt*, CUSO, Ottawa, 1990; and *Reaganomics and Women: Structural Adjustment U.S. Style - 1980-1992* by Alt-Wid, Washington, DC, 1992.





by Marty Belin

## Can Loans Be a Vehicle for Positive Change?

I struggle with this question every day because I am a loan officer at a small financial institution that works for economic justice. How should the banking system be changed and how can individuals help that change take place? To respond to these issues, I want to share some of my experience with the Self-Help Credit Union (SHCU) and its affiliates the Self-Help Ventures Fund and the Center for Community Self-Help [Compiler's note: these are not related to MCC SELFHELP Crafts]. This is neither an ad nor an exposé, but I feel we are taking steps that give some hope. I will leave out many important things, especially about the movement in Canada, but I hope my reflections will spark others, and in the end we will all move a bit ahead.

SHCU was begun as part of an effort to help displaced workers start employee-owned companies and cooperatives. Working with these people, it became clear they needed money as well as technical assistance but that money was not forthcoming from any of the traditional financial institutions. SHCU was started as an alternative financing vehicle. While we work with anyone, our outreach efforts target ethnic minorities, women and people living in rural areas, as the most disadvantaged groups in our state.

One major principle is that ownership provides an essential motivation for disadvantaged individuals and communities to improve their economic positions. Consequently, we have focused on giving people ownership of their homes and jobs, and on helping them build financial security. Other alternative loan funds have chosen similar but different foci, such as income generation, job creation or empowerment. No one approach will do it all, so it is important to clarify one's priorities.

Sometimes I wonder if I am just helping expand a system that I don't think can ever work for the majority of the world. Most of the time I answer this with a case-by-case, totally subjective feeling about a borrower. On another level SHCU works with people throughout the state and country on issues of banking reform. One group that works on these issues nationally is the Financial Democracy Campaign, 209 Chapel Hill Rd., Durham, NC 27707.

I also think specific types of expansion can lead to basic change in the system. One type provides capital to businesses creating change with their product, service or structure. An example is a nonprofit recycling company we financed to expand its collection and education efforts throughout the city and county. This expands the kinds of people who have access to capital. It is also important to expand the types of people who make the decisions about where the capital goes. At SHCU we believe that to address the needs of diverse constituencies we must have a board and staff that reflects those groups. We have a mix of men and women, blacks and whites, rural and urban people on our staff and board. This, plus the inclusion of former borrowers on our board, helps to redress the basic imbalance of power between the lender and the borrower. The representative nature of our institution is extremely important to me personally. Because of my responsibility for making decisions related to loans, borrowers that I have turned down have called me insensitive to the needs of small businesses, insensitive to blacks and prejudiced against men, among other things. As I reflect on clients' positive and negative comments, I count on the diverse perspective of my colleagues and board to help me be sensitive and accountable to the people we hope to serve.

Last year 88 percent of our mortgages were to minorities, and approximately 61 percent to female heads of household. In commercial lending, 40 percent of our loans went to minorities and 40 percent to women-owned businesses. Last year, loans to day care added places for 179 children. These numbers are exciting signs that we are headed in a positive direction, but there is lots of ground to cover. About 80 percent of borrowers were unable to obtain bank financing so we are providing access where none existed before. But the fact remains that our borrowers, especially on the commercial side, are not the poor or severely disadvantaged.

Recognizing this limitation, we have tried to better reach these people by forming partnerships with community organizations to set up "micro" loan funds that can be tailored to needs in their area. Many of these programs are adapting models of grassroots credit from developing countries. Across the United States there is a great deal of experimentation at the community level with ways to create greater economic justice. There are some national networks that link many of these efforts: 1) The National Association of Community Development Loan Funds, 924 Cherry St. 3rd Floor, Philadelphia, PA 19107-2405. One of its members is a group in Montreal, Centre de Developement Economique Communautaire de Grand Plateau. 2) A new group, Associa

Cartoon reprinted with permission from *To Pay is to Die: The Philippine Foreign Debt Crisis*, by Dale Hildebrand.

tion for Enterprise Opportunity, 353 Folsom St., San Francisco, CA 94105. You can write and request a membership list if you are considering making a loan or a gift, or if you are thinking about new possibilities for your community.

These various groups work on different aspects of socially responsible investing, which means using social and other non-financial criteria in making decisions about where and how to save and invest. The depositors are investing or lending their excess capital, knowing it will in turn be invested in certain sorts of communities and companies.

It is important to keep in mind the limitations of any type of debt. There is a strong accountability factor in lending because of the consequences of default. This accountability can lead to a thoughtful stewardship of resources, which is a positive and necessary attitude. On the other hand, as many of the articles in this newsletter have pointed out, the terms and conditions of debt can be onerous and immoral. While a borrower must decide whether the conditions of the loan are acceptable, it is equally important for the lender to question the terms. We must challenge our notions of what we consider our fair return on capital and ask if it all belongs to us and our children. As we take risks, large and small, in answering the questions we will begin to develop new sorts of economic relations between individuals, institutions and communities around the world.

**Marty Belin served with MCC in the Philippines from 1987-1990 where she conducted a study of SELFHELP Crafts in the Philippines. She currently lives in Durham, North Carolina with her husband Tito Craige and their son Marco and works in economic justice.**

  
by Barb Johnson

## Who on Earth?!

Who would build a nuclear power plant directly above an earthquake fault, on the slope of a volcano, in the vicinity of two others, in an area vulnerable to tidal waves and located only 10 miles from a city of 12 million people?

*Westinghouse!*

And who would finance such a project, in fact pay as much as \$90 million in bribes to be able to do so—despite the protests of thousands of people?

*Citicorp, Inc., Manufacturer's Hanover, The Bank of Tokyo, The Bank of America!*

Who would bankroll U.S. nuclear products, guarantee loans to a dictator, and help raise the price of the power plant by 400 percent?

*The US Export-Import Bank!  
(Headed by William Casey of CIA Iranscam fame)*

What democratic country's embassy would be deeply involved in such a scandal?

*The United States!*

Who would acquire loans in the name of a whole people and put millions of dollars in Swiss banks under his own name?

*Ferdinand Marcos!*

Who would continue to pay \$350 million A DAY in interest alone on the loans for this plant, while people are hungry and children lack schools?

*The Philippine Government!*

Who would come to power promising to mothball a nuclear power plant that had been built so poorly that three different technical studies each found more than 4,000 defects—and then decide to open it!

*Corazon Aquino!*

This is a true story. It is happening now. It is occurring in Bataan province of the Philippines. March 4, 1992, a case

brought by the government of the Republic of the Philippines against Westinghouse was settled out of court on the condition that—the Philippines borrow \$400 million more to pay Westinghouse to upgrade the plant to meet minimum safety standards! And that Westinghouse be given the contract to run the plant for the next 30 years and receive a portion of its revenue (Westinghouse, however, leaves the Philippines to handle the nuclear waste, despite the fact that there is no geologically suitable disposal site in the entire island nation).

Talks are presently underway with the U.S. Export-Import Bank to loan the Philippines more money to pay for the plant's renovation and operation. Independent estimates quote \$1.2 billion, not \$400 million, as the cost to bring the plant up to standards. At present, the commercial banks that made the original loans are converting the debt into bonds. These bonds can be neither renegotiated nor repudiated. The Bank's securitization plan includes the Bataan Nuclear Power Plant loan and other loans that have been proven to be fraudulent.

The Filipino people will not allow the Bataan Nuclear Power Plant to operate. There is broad and strong opposition to the Bataan Nuclear Power Plant (BNPP). On April 2, 1992, the Network Opposed to BNPP (NO BNPP) launched a campaign to block the operation of BNPP, to pursue the case against Westinghouse, Burns & Roe and the commercial banks involved in the fraud, and to stop the securitization of the BNPP loan. The Network includes organizations of farmers, fisherfolk, children's rights advocates, cancer victims, human rights workers, churches, women, environmentalists, artists, health professionals and concerned citizens.

Your help is needed! Write immediately to:

1) John D. Macomber, President and Chairman of the US Export-Import Bank, 811 Vermont Ave. NW, Washington, DC 20571. If you are American, you should also write to your senators and representative. Protest the proposed Export-Import Bank's financing for the BNPP because: a) the plant is a threat to both the environment and the people of the Philippines due to its poor construction and the geologic conditions of the site, b) there is strong opposition to the operation of the plant by the Filipino people, and the bank

would be foolish to loan more money for a plant that will never open.

2) Paul E. Lego, Chairperson/CEO of the Westinghouse Electric Corporation, Westinghouse Building, Gateway Center, 11 Stanwix, Pittsburg, PA 15222. Demand that Westinghouse abandon its plan to operate the BNPP for above reason (a) and because it is immoral for Westinghouse to continue to make a profit from the poor of the Philippines.

3) John Reed, Chief Executive Officer, Citibank, 399 Park Ave., New York, NY 10043. Request that as lead of the consortium of U.S. commercial banks, Citibank stop the securitization of the BNPP loan, and cancel debts of all fraudulent loans.

**Barb Johnson served with MCC in the Philippines from 1985-1991 where she worked with a women's group, an environmental organization and a community-based preschool. She has also worked at the Church Coalition for Human Rights in the Philippines (CCHRP) in Washington D.C. She currently is doing a Masters of Social Forestry at the University of the Philippines.**



  
by Marlene Dick

## Action for Change: What Can North American Women do?

Often we feel powerless to change global systems when the effects of those systems seem to happen so far away. The information about poverty and inequality is there, we read it in the newspapers, hear it in the news and from pulpits in the church. We know the problems exist, but what can we do to help bring about change? There are steps women in North America can take to help change the system. The following suggestions of actions we can take are an introduction to the larger work of getting down and doing it.

1. We can educate ourselves: Decisions about global matters, and especially economic matters are often made in places we do not have access to, and it often feels as if we can have no role in these decisions. The first step we need to take is to become literate about economic matters. This does not necessarily mean we will reach for the business section of the newspaper first, but that we find ways to understand our place within the global economic system. As we do this, we will come to see how policies of our government benefit us at the cost of others, and how similar policies may be taking away some of the benefits we should be able to take for granted.

2. Consume wisely: How does what we consume affect Third World women? If we buy products made in Export Processing Zones just because they are the cheapest, we are telling big business they will continue to have a market for goods produced in exploitative conditions. Consuming wisely calls on values of reducing, reusing, recycling and making or making do. When we do buy, we can try to buy second-hand, and when we must buy new products, we can try to buy products made in our own region or country. If enough people consume in this way, we will be sending the message that we do not want cash crops that provide produce for Northern grocery stores instead of providing food for those

that grow them, or clothes made by women who find it hard to clothe themselves.

3. Invest alternatively: One thing we can do if we do not want our own money to continue the cycle of debt payment, is to bank alternatively. The larger commercial banks are, to a great extent, the ones to blame for creating the climate of financial desperation in which many developing countries now find themselves. Some alternative banking institutions such as credit unions have been set up with the express purpose of avoiding taking part in this global system. In Canada there are at least two credit unions which specialize in investing their members' savings in alternative projects: Bread and Roses Credit Union, 348 Danforth Avenue, #211, Toronto, Ontario, M4K 1N8; and Community Congress for Economic Change Credit Union, 2250 Commercial Drive, Vancouver, BC, V5P 5PQ. Other forms of alternative investing include Ethical Mutual Funds which avoid investment in companies not complying with certain criteria. Each fund has its own criteria, but with most it is assumed the investor may accept a higher level of financial risk or a lower rate of financial return in order to achieve a social benefit as part of the overall return. Canadians wishing to find out more about ethical or alternative investing can write to The Social Investment Organization, 447-366 Adelaide Street East, Toronto, Ont., M5A 3X9, tel. (416) 360-6047. There is more information about ethical investing for Americans in the article by Marty Belin, and she also talks about some of the issues that confront people when they work in such an alternative institution.

4. We can petition our governments: Writing to government officials can be a tedious job. Working with others in this kind of action can be more effective and we can build communities of support at the same time. Ten Days for World Development suggests we should write letters to our governments urging them to: listen to the people who are burdened by debt; study their proposals for dealing with the debt crisis; exert bold new leadership by supporting alternatives and proposals from the South in the international arena in which they are members, such as Group of Seven, Commonwealth (Can.), United Nations, la Francophonie (Can.), International Monetary Fund, World Bank. For addresses and tips on how to write to government officials write to Ten Days for World Development (National Office), 85 St. Clair Ave. E., Toronto, ON, M4T 1MB, and ask for their 1992 Education-Action Guide, "Freedom From Debt: People's Movements Against the Debt."



5. Support people's organizations resisting the debt: The poor of the Third World are saying the debt has already been paid. In many countries people's organizations have sprung up as poor people seek to speak with a unified voice against the debt. These groups are fighting against odds that seem insurmountable. Many times they experience repression in the form of military harassment. We can support groups like this by sending letters of support, praying for them or supporting them financially. When groups have specific campaigns to fight the payment of the debt, we can participate. The following article tells us of a campaign launched by a Filipino coalition of groups opposing the debt and gives suggestions for immediate action. To get names and addresses of people's organizations opposing the debt, write to Ten Days for World Development at the address above and ask for their 1992 Education-Action Guide.

#### Resources

*A Fate Worse than Debt*, Susan George, Grove Press, Inc., 1988.

*Alt-Wid. Reaganomics and Women: Structural Adjustment U.S. Style - 1980-1992*. Washington, D.C., 1992.

"...As We Forgive Our Debtors:" *Education Resources on Global Debt*, a debt packet produced by and available from Mennonite Central Committee.

*Freedom from Debt: Peoples Movements Against the Debt*. Ten Days for World Development 1992 Education - Action Guide. Ottawa, 1992.

*From Debt to Development: Alternatives to the International Debt Crisis*, Institute for Policy Studies, Washington, D.C., 1986.

*Here to Stay: A Resource Handbook Linking Sustainable Development and Debt*, CUSO, Ottawa, 1990.

Jamie Swift, "The Debt Crisis: A Case of Global Usury" in *Conflicts of Interest*, Swift and Tomlinson (eds.), Between the Lines, Toronto, 1991.

*The Invisible Adjustment: Poor Women and the Economic Crisis*, UNICEF, Santiago, Chile, 1987.

by Dorothy Yoder Nyce

## Rule of Christ: A Conference Report

*Editor's Note: Yoder Nyce attended the "Rule of Christ" conference at Goshen College May 20-23 on behalf of MCC Women's Concerns. In this article she provides glimpses into the conference's events and ideas.*

During the closing worship session of the "Rule of Christ" conference, Melanie May clarified that Jesus' authority was *not* by rule, office or order but based on his mission. That mission? To see or witness to God's word and deed made incarnate. I wonder what might have emerged had this occurred/been discussed early on. She added that the authority of the church is derived from how the gathered community witnesses to God's rule breaking in for the dispossessed and repentant. Hmm ...

Attending this conference soon after the Ontario conference on "Women and Theology," planned by Mennonite women, made contrasts prominent. For the women's event, papers were in print and read by participants before gathering. The focus was on *exchange*—panel members responded to questions from the floor and small group discussion on each theme. "The Rule" event had 10 major presentations with response time from the entire group, except for one session.

Five of 17 presenters at Goshen were women; four were seminary profs. The report to the Mennonite press made brief reference to two of them. A good feature of this believer's church gathering was speakers of multiple denominations: four each of Mennonite and Church of the Brethren, two Brethren in Christ, one each from Church of Christ, Methodist, Friends, Assembly of God, Churches of Christ and Ashland Brethren.

In describing the group's history with the theme, I found Martha Grundy's portrayal of a Friends' dilemma insightful. They begin with the presence of Jesus Christ in the person's heart, not Matt. 18. The text is then emphasized for mutual care within the community. Also, an offender is said to have "already left the light". For them, silence, practiced in an effort not to offend, is in tension with their calling to radical trust in Christ.

Estella Horning presented the Matthew 18:15ff study. By the conference conclusion, the group could affirm that the text about mutual care and discipline need not be slavishly adhered to or taken literally. Nor does it counter starting with Jesus Christ within. The text, which might better serve as a style of life than an emergency measure, must serve both justice and reconciliation. The first step may "work" only among equals. As practiced, it has often allowed offenders to further control victims.

Lauree Hersch Meyer was most clear in discussing Abuse of Authority. She defined *authority* as "religiously legitimated power." All of us are tempted to abuse power. Because of factors like trust or the need to obtain favors, leaders are less easily held accountable. While males are more often protected than exposed, women are socialized to doubt themselves and to excuse others. This does not foster justice.

Theologian Hersch Meyer showed how the Matt. 18 text and context, as interpreted, have led church people to focus on reconciliation, rather than justice. (Dave Worth's comments about narrow understandings of forgiveness were profound.) Through the text, a victim often remains subordinate to an abuser—may be blamed for harming the reputation of an authority figure—if an advocate with power equal or greater to the abuser does not directly address and set limits for the abuser.

Silence about abuse indicated addiction to demonic uses of power; it is a form of idolatry. To "be church" becomes mockery. Abusers tend to be addicted to their behavior, whether public or private. Change of both behavior and heart are needed. This content was not adequately owned or processed by participants, I believe. To be continued ...

Delores Friesen noted both similarities and differences between pastoral counseling and discipline. When change is needed, she encouraged these steps: become aware, mobilize resources, develop models and challenge structures. While she noted the need for linkage with spirituality, I would be less sure of its effectiveness if not absorbed in feminist meanings of the concept.

I expect more exchange on the ideas raised in this conference, over the coming months.

## Letters

Thank you for your May-June issue on "Women Struggling in the Church." I was encouraged and strengthened by the stories shared by women with very **diverse** experiences with the church. Many of the thoughts and feelings rang true for me. A deep sense of gratitude wells within me as I continue to re-read them. Thank you to all who shared their stories with such integrity, transparency and reflective spirits. A very inspiring issue which empowers me in the journey of ministry in the church.

—Bev Redekop, Richmond, B.C.

Your report No. 102, May-June 1992 was most timely. I firmly believe that Jesus Christ teaches equality of all persons and have been of the opinion from early on. I grew up in a more or less typical Mennonite family. I was by no means a "Tom boy", but helped with all the work on a farm both in the house and outside. In high school in the late 1920s I expressed the heretical idea that women were able to do anything that men could do, except those requiring physical strength, by writing an essay on that topic. I became a school teacher and later married the Mennonite historian, Cornelius Krahn.

My first real shock came at the Mennonite World Conference at Krischona, near Basel, Switzerland in 1952. The conference committee, all men, thought that they were doing something quite innovative by arranging for the first separate women's meeting for such a conference. To my surprise, a man was the chairperson. He opened that meeting with words something like this: "To be the chairman of the Women's meeting was the last job I would have wished for myself at this conference. Even so, if there was to be a women's meeting someone would have to chair it. When I was asked to do so I thought it was my duty to comply."

I recognized a half dozen women among the American delegation who I knew could have very ably chaired the meeting. In fact, the two main speakers for the meeting were women. They gave excellent addresses. Then a spokesperson from each country present gave a brief summary of the work of women in her country. When Jettie Dozy, Dutch Mennonite from Amsterdam reported, she said, "When I return to my country and tell the women that this meeting was chaired by a man, they will laugh. We know of course that the Bible says that women should be quiet in church. But not everything in the Bible should be taken literally. To

### Women in Ministry

• **Brenda Isaacs** was ordained May 24 during the spring sessions of Southwest Mennonite Conference. She will serve on the pastoral team at Calvary Christian School in Inglewood, Calif.

• **Kathy Neufeld Dunn** was installed and licensed April 26 as the first pastor of Shalom Community Church, Ann Arbor, Mich. The church is affiliated with Church of the Brethren, Mennonite Church and General Conference.

do so would require us to make our children into ministers because we read 'Out of the mouths of babes and sucklings...'"

Later that year I was elected chair of the General Conference Western District Women's Meeting. These women generate a sizeable amount of money for missions. It was my job to give a report about these contributions to the annual meeting of the W.D. At the meeting were a deaconess from the Bethel Mennonite hospital, a woman from the local church who had come as hostess and me. And of course a hundred or so men.

When I stepped to the podium I held up my written report and said, "Before I begin I want to talk to you off-the-cuff. I speak in behalf of us three women huddled there on the back pew surrounded by a sea of men." I began by telling them about the women's meeting at the world conference. I continued by pointing out how God has used women...

Recently I put some of these thoughts into a prayer that I used for our local mother-daughter banquet. It was printed in the *Mennonite Weekly Review* April 30, 1992. The prayer follows. Your *Women's Concern* prompted these thoughts to spill out of me. May they encourage you to keep up the good work of making mankind be more aware of the role of women. May God bless you richly.

Dear God,  
We rejoice that you have called us together as mothers and daughters—daughters all, mothers many, collectively sisters. We are mindful that along with the rest of creation you made us—male and female you created us—in your own image you created us. And you said nowhere which one must be dominant.

—To sister Eve you promised the coming of a Redeemer.

—To young sister Mary you announced that the Savior was coming soon.

—Many of our sisters were among your special friends and disciples.

—To several of our sisters you revealed great theological truths.

—It was our sister who, with costly perfume, anointed you.

—Several of our sisters stayed with you at the cross.

—It was our sisters who arose early to go to the tomb to serve in whatever way they could. And then it was these same sisters who were commissioned to announce to the world the **glorious news of your resurrection.**

Let us never again sit back and expect our brothers to bear the full responsibility of carrying out your great commandments.

Make us aware of the sacredness of our world. Give us vision to right what is wrong, to project into the future the effects of our current activities, and to desist from doing that which puts the future into jeopardy. Make us worthy of that which you have entrusted to us.

May we envision the possibilities awaiting the young and the still to-be-born among us, and in no wise hinder that which you have in store for the universe. We ask it all in your holy name. Amen.

—Hilda W. Krahn, North Newton, Kansas



## News and Verbs

- After a review of the **MCC Canada Women's Concerns program**, it was agreed in June that the program will continue for another three years with a half-time director, who will work alongside the Peace and Social Concerns Program of MCC Canada. The review, conducted by Mary Anne Hildebrand of Winkler, Man., grew out of an MCC Canada decision last December to explore cuts to several programs because of diminishing funds. After three years the intent is to integrate the issues and agenda of Women's Concerns into other programs.

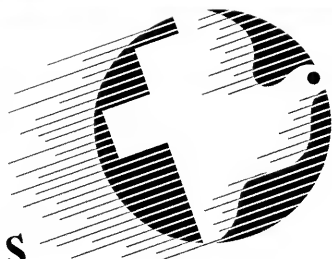
Marianne Mellinger and James L. Sauder have been installed as co-pastors at Germantown Mennonite Church in Philadelphia, Pa.

Karen and Terry Martens Zimmerly are new co-pastors at Grace Church in Regina, Sask.

• Ann Showalter of Oak Park, Ill., served this summer as interim pastor at First Mennonite Church in Denver.

- Linda Shelley is new **area secretary for MCC programs in Latin America and the Caribbean**. She has coordinated Central America peace projects for MCC, and served with MCC in Bolivia and Honduras.
- Ann Martin is new area secretary for **MCC's East Asia programs**. She will begin that position in early 1993 after spending six months in orientation in Cambodia, Thailand, Vietnam and Laos. Martin served with MCC in China, and served on staff and as interim director of the China Educational Exchange.
- Lucille Marr of Badon, Ont., has been appointed **assistant professor of history** at Augustana University College in Camrose, Alta.
- Eleanor M. Loewen of Winnipeg, Man., has joined the faculty of Catherine Booth Bible College in Winnipeg. She will **teach New Testament and psychology**.
- Shella Ortman Franz of Mountain Lake, Minn., is new **editor of *The Northern Light***, the newsletter of North District Conference, General Conference. She succeeds Seig Linda Preheim, editor for 25 years.
- Melanie Mueller of North Newton, Kan., is new **editorial assistant for *The Mennonite***. She succeeds Sharon Sommer, who will return to Tokyo with her family.
- Ruth Teichroeb, journalist for the *Winnipeg (Man.) Free Press*, received the 1991 **Manitoba Human Rights Commission journalism award** for a series of articles on unreported abuse cases at residential treatment centers for youth.
- A monograph on "**Technology, Women and Change**" by Catherine R. Mumaw is available for \$1 from MCC, Box 500, Akron, PA 17501. The 45-page booklet, written for community development workers, discusses how appropri

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ate technology can improve the lives of rural women in less industrialized countries.

- Wilma McKee of Hydro, Kan., is the author of *Heritage Celebrations: A Resource Book for Congregations*, which will be distributed to all General Conference Mennonite congregations.
- A seminar on "Clergy Sexual Misconduct" will be Oct. 16-17 in Hamilton, Ont. For information, contact the sponsor: Mennonite and Brethren in Christ Conciliation Service of Canada, 50 Kent Ave., Kitchener, ON N2G 3R1.
- Marie Fortune will be featured speaker at a one-day conference, "Sexual Abuse: Framing the Ethical Questions," November 14 at Turner Ashby High School in Bridgewater, Va. The event will include working

sessions wherein the disciplines of literature, anthropology, religion, history and language will be used to explore the cultural and ethical responses to sexual violence. It is sponsored by Citizens Against Sexual Assault (CASA), a local group including Mennonites and Brethren members. Contact Shirley Kirkwood, CASA, Box 2473, Harrisonburg, VA 22801.

- The May 19, 1992 issue of *The Christian Leader*, the publication of the U.S. Conference of Mennonite Brethren Churches, focused on "Women in Ministry." Articles explored the issues and included perspective of women currently in ministry.
- The Environmental Task Force of the Mennonite Church and General Conference is compiling a list of **Mennonites and Brethren in Christ who have training or experience in environmental issues**. Contact Jocele T. Meyer, MCC, 24516 TR 167, Fresno, OH 43824.
- MCC is documenting the history of its involvement in Newfoundland and Labrador, and compiling a list of **Newfoundland/Labrador alumni**. Former workers are asked to send a postcard listing their name, address and place and dates of service to: Betty Pries, MCC Canada, 134 Plaza Dr., Winnipeg, MB R3T 5K9.

WOMEN'S CONCERNS REPORT is published bimonthly by the MCC Committee on Women's Concerns. The committee, formed in 1973, believes that Jesus Christ teaches equality of all persons. By sharing information and ideas, the committee strives to promote new relationships and corresponding supporting structures in which men and women can grow toward wholeness and mutuality. Articles and views presented in REPORT do not necessarily reflect official positions of the Committee on Women's Concerns.

WOMEN'S CONCERNS REPORT is edited by Kristina Mast Burnett. Layout by Janice Wiebe Ollenburger. Correspondence and address changes should be sent to Kristina Mast Burnett, Women's Concerns, MCC, P.O. Box 500, Akron, PA 17501-0500.

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